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Louisiana's Uninsured Population:

Regional and Parish-level Estimates

Third Quarter 2008 Update

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Overview: This report summarizes regional and parish-level estimates of uninsured children and adults. Estimates are based on data from the 2007 Louisiana Health Insurance Survey, historical data from prior Louisiana Health Insurance Surveys, and the most recent parish-level population, economic, and Medicaid/LaCHIP enrollment data available. In this report, we utilize a blended approach that makes use of survey data collected in 2007 and parish-level characteristics to develop estimates of uninsured populations. Specifically, we model uninsured rates as a function of parishlevel unemployment, Medicaid/LaCHIP enrollments, the percent of children on free and reduced lunch (as an indicator of poverty), and household income. The blended approach is described more fully in Appendix A, as well as the complete specification of the model.

The results presented in this report reflect the best possible estimates of parish-level uninsured populations during the third quarter of 2008. Before we present the findings, a caveat is in order. The parish-level data used to generate the uninsured estimates are the most recent available. Even so, there is often a lag in the data used to generate the estimates and the period under consideration. For example, the most recent data on free and reduced lunches are from February 2008. This measure is an important predictor of the number of uninsured children, but has not been updated (because more recent data are not yet available). Because the measure was used in earlier estimates (from the first quarter 2008), our estimates of uninsured children may appear more stable than they really are.

Table 1: Source of Data and Time Period Covered

Description	Period
2007 Louisiana Health Insurance Survey	2007
LA Workforce Commission Unemployment Data	August 2008 (Preliminary)
LA-DHH Medicaid/LACHIP Enrollment	October 2008
LA-DOE Free & Reduced School Lunch	February 2008
U.S. Census Estimates by Parish	July 2007
IRS Income Data	2006

Regional Estimates: In Tables 2 & 3, we present the regional estimates for uninsured children (u19) and uninsured non-elderly adults (19-64). The numbers for children remain remarkably consistent relative to the March 2008 forecast. For example, the statewide uninsured rate for children remains at 5.6%. This consistency may be somewhat misleading as it likely reflects stability in the model more than stability in uninsured rates. We would expect to see larger changes in our fourth quarter when we have more recent data from the Louisiana Department of Education on free and reduced lunches.

The uninsured rate for adults, in contrast, has increased by a percentage point from 20.8% to 21.8% over the first three quarters of 2008. The percent of uninsured adults increases in each of the regions, most notably in the northeast where the percent of uninsured adults increased from 2.6 percentage points in 2008.

Table 2: Blended Estimates of the Percent and Number of Uninsured Children (Under 19) at the Regional Level

		KID:	S (%)			KIDS (Count)				
Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast		
1: New Orleans	9.0%	9.1%	8.9%	8.8%	15,845	16,159	14,776	14,640		
2: Baton Rouge	4.3%	4.7%	4.7%	4.7%	8,134	8,168	8,233	8,238		
3: Houma-Thibodeaux	4.1%	4.2%	4.1%	4.2%	4,635	4,569	4,523	4,534		
4: Acadiana	5.2%	5.5%	5.4%	5.3%	8,800	8,755	8,667	8,592		
5: Southwest	5.8%	5.8%	5.7%	5.7%	4,384	4,368	4,327	4,327		
6: Central	4.6%	4.6%	4.6%	4.5%	3,803	3,787	3,730	3,712		
7: Northwest	4.6%	4.7%	4.7%	4.7%	6,777	6,778	6,721	6,703		
8: Northeast	5.0%	4.9%	4.8%	4.8%	4,740	4,682	4,540	4,513		
9: Northshore	4.7%	5.3%	5.2%	5.2%	7,233	7,226	7,418	7,365		
Statewide	5.6%	5.6%	5.6%	5.5%	64,351	64,491	62,924	62,624		

Table 3: Blended Estimates of the Percent and Number of Uninsured Children (Under 19) at the Regional Level

		ADUL	.TS (%)		ADULTS (Count)					
	2007	2008Q1	2008Q2	2008Q3		2008Q1	2008Q2	2008Q3		
Region	Estimate	Forecast	Forecast	Forecast	2007 Estimate	Forecast	Forecast	Forecast		
1: New Orleans	21.2%	21.5%	21.7%	22.1%	89,962	92,379	96,857	98,331		
2: Baton Rouge	17.3%	16.9%	17.2%	17.6%	66,977	67,848	69,067	70,465		
3: Houma-Thibodeaux	19.6%	19.3%	19.5%	19.9%	47,042	46,931	47,624	48,406		
4: Acadiana	19.7%	19.4%	19.7%	20.0%	66,504	67,216	68,049	69,252		
5: Southwest	27.8%	27.2%	27.4%	27.7%	46,702	46,803	47,265	47,774		
6: Central	21.1%	21.3%	21.7%	22.2%	37,541	37,812	38,509	39,361		
7: Northwest	23.8%	25.0%	25.3%	25.8%	78,641	79,272	80,150	81,479		
8: Northeast	23.6%	25.1%	25.6%	26.2%	51,324	51,563	52,677	53,963		
9: Northshore	20.7%	19.5%	19.7%	20.0%	61,651	62,326	62,140	63,077		
Statewide	20.8%	21.0%	21.4%	21.8%	546,344	552,150	562,338	572,109		

Parish-Level Estimates: The parish-level estimates for children and adults are presented in Tables 4 and 5. For the most part, the results are consistent with the March 2008 quarterly report; however, there are a few notable exceptions:

- The percent of uninsured children in Orleans and St. Bernard parishes have declined by 1 and 3.1 percentage
 points, respectively. This reflects the fact that Medicaid/LaCHIP enrollments are increasing faster than the
 population. We should note that our population estimates are based on July 2007 data and lag our
 Medicaid/LaCHIP enrollment data.
- The percent of uninsured adults has increased 2.3 percentage points in Richland parish due to a large increase in unemployment since the survey last year. Unemployment in Richland parish has increased from 4% in 2007 to 7.2% in 2008Q3.

Table 4: Blended Estimates of the Percent and Number of Uninsured Children at the Parish-Level

GEOGRAPH	łΥ		KIDS	KIDS (%) KIDS (count)					
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Jefferson	1	8.90%	8.90%	9.00%	9.00%	9,742	9,561	9,440	9,480
Orleans	1	9.50%	9.60%	8.90%	8.60%	5,253	5,668	4,543	4,403
Plaquemines	1	6.90%	7.00%	7.20%	7.50%	454	442	429	442
St. Bernard	1	11.00%	10.7%	8.90%	7.90%	395	487	354	316
Ascension	2	6.80%	6.70%	6.4%0	6.20%	1,894	1,881	1,913	1,828
East Baton Rouge	2	4.20%	4.10%	4.20%	4.30%	4,913	4,925	4,985	5,059
East Feliciana	2	2.60%	2.80%	3.00%	3.20%	134	142	150	162
Iberville	2	3.10%	3.20%	3.40%	3.50%	264	274	278	291
Pointe Coupee	2	7.90%	8.30%	7.80%	7.60%	465	483	440	429
West Baton Rouge	2	5.90%	5.90%	5.90%	6.00%	355	357	362	364
West Feliciana	2	4.00%	4.00%	4.00%	4.10%	109	106	103	105
Assumption	3	7.80%	7.50%	6.80%	6.30%	476	447	398	373
Lafourche	3	3.30%	3.30%	3.30%	3.40%	799	795	798	811
St. Charles	3	3.10%	3.10%	3.20%	3.20%	457	450	463	468
St. James	3	7.40%	7.30%	6.90%	6.70%	452	443	406	395
St. John The Baptist	3	8.40%	8.20%	8.10%	8.00%	1,210	1158	1,168	1151
St. Mary	3	4.60%	4.60%	4.40%	4.40%	677	661	628	621
Terrebonne	3	1.80%	2.00%	2.20%	2.40%	565	614	662	714
Acadia	4	6.90%	6.80%	6.60%	6.40%	1218	1181	1,141	1106
Evangeline	4	5.90%	6.00%	5.90%	5.90%	615	618	610	611
Iberia	4	3.00%	3.10%	3.20%	3.20%	655	664	679	697
Lafayette	4	5.10%	5.00%	5.10%	5.10%	2804	2815	2,843	2857
St. Landry	4	5.70%	5.70%	5.70%	5.70%	1502	1498	1,488	1483
St. Martin	4	7.00%	7.00%	6.70%	6.40%	990	992	956	918
Vermilion	4	6.70%	6.60%	6.40%	6.20%	1,016	988	949	921
Allen	5	4.20%	4.40%	4.50%	4.60%	261	277	277	284
Beauregard	5	5.70%	5.80%	5.80%	5.80%	521	521	529	531
Calcasieu	5	5.70%	5.70%	5.70%	5.70%	2845	2832	2,822	2820

GEOGRAF	РНҮ		KIDS	S (%)		KIDS (count)			
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Cameron	5	7.80%	7.70%	7.40%	7.40%	155	144	122	122
Jefferson Davis	5	6.80%	6.80%	6.60%	6.50%	602	594	577	570
Avoyelles	6	3.80%	3.80%	4.00%	4.00%	427	423	441	447
Catahoula	6	3.60%	3.70%	3.70%	3.70%	95	98	96	96
Concordia	6	5.90%	5.70%	5.30%	5.00%	301	286	261	249
Grant	6	2.30%	2.60%	2.90%	3.00%	121	137	152	158
La Salle	6	1.90%	2.10%	2.30%	2.40%	66	73	80	86
Rapides	6	5.00%	4.90%	4.90%	4.80%	1744	1726	1,711	1691
Vernon	6	5.20%	5.20%	5.20%	5.20%	832	840	802	805
Winn	6	5.70%	5.50%	5.10%	4.90%	216	203	186	179
Bienville	7	4.50%	4.60%	4.60%	4.70%	174	175	173	175
Bossier	7	3.30%	3.30%	3.40%	3.50%	1002	1021	1,062	1076
Caddo	7	5.10%	5.10%	5.00%	5.00%	3,488	3,442	3,406	3,392
Claiborne	7	6.50%	6.70%	6.20%	6.00%	249	257	226	219
De Soto	7	6.40%	6.40%	6.10%	6.00%	454	450	432	421
Natchitoches	7	6.20%	6.20%	6.20%	6.10%	687	705	692	680
Red River	7	3.20%	3.20%	3.40%	3.60%	85	85	89	94
Sabine	7	5.50%	5.50%	5.40%	5.40%	346	341	331	329
Webster	7	2.90%	3.00%	3.10%	3.20%	292	303	309	317
Caldwell	8	4.30%	4.20%	4.30%	4.30%	110	105	105	105
East Carroll	8	8.20%	7.90%	7.30%	7.00%	219	202	173	167
Franklin	8	1.50%	1.60%	1.70%	1.80%	81	85	88	94
Jackson	8	2.90%	3.10%	3.30%	3.40%	108	117	124	128
Lincoln	8	5.50%	5.60%	5.50%	5.50%	633	651	642	640
Madison	8	7.50%	7.20%	6.70%	6.50%	286	267	241	233
Morehouse	8	6.60%	6.50%	6.20%	6.10%	526	499	463	454
Ouachita	8	4.60%	4.60%	4.50%	4.50%	1962	1943	1,919	1919
Richland	8	1.60%	1.70%	1.90%	2.10%	87	92	104	112
Tensas	8	4.70%	4.90%	4.90%	5.10%	75	74	71	74

GEOGRAP	НҮ		KIDS	5 (%)		KIDS (count)			
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Union	8	8.00%	8.00%	7.60%	7.40%	463	462	442	428
West Carroll	8	6.70%	6.70%	6.10%	5.80%	190	186	168	159
Livingston	9	3.00%	3.10%	3.20%	3.20%	947	970	1,041	1058
St. Helena	9	8.50%	8.40%	8.40%	8.40%	241	234	231	232
St. Tammany	9	4.20%	4.20%	4.30%	4.30%	2,550	2,487	2,609	2,625
Tangipahoa	9	7.10%	7.10%	7.10%	7.00%	2222	2266	2,307	2265
Washington	9	10.70%	10.7%	10.20%	9.80%	1272	1267	1,229	1184

Table 5: Blended Estimates of the Percent and Number of Uninsured Adults at the Parish-Level

GEOGRAPH	Υ		ADUL	TS (%)		ADULTS (Count)			
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Jefferson	1	21.1%	21.2%	21.5%	21.8%	55,640	54,934	56,052	56,840
Orleans	1	21.1%	21.3%	21.4%	21.8%	28,660	30,986	33,709	34,325
Plaquemines	1	19.5%	19.9%	20.5%	20.9%	2,612	2,543	2,706	2,767
St. Bernard	1	30.7%	30.9%	31.1%	31.2%	3,050	3,916	4,390	4,399
Ascension	2	15.0%	15.2%	15.3%	15.6%	9,257	9,532	9,411	9,599
East Baton Rouge	2	16.7%	16.8%	17.0%	17.3%	44,242	44,581	45,464	46,199
East Feliciana	2	16.9%	17.4%	18.1%	19.0%	2,244	2,301	2,417	2,526
Iberville	2	20.4%	21.2%	21.8%	22.6%	4,225	4,318	4,491	4,656
Pointe Coupee	2	17.5%	18.4%	19.1%	19.8%	2,373	2,461	2,562	2,657
West Baton Rouge	2	19.5%	19.7%	20.0%	20.5%	2,749	2,806	2,834	2,902
West Feliciana	2	16.4%	16.6%	16.8%	17.1%	1,887	1,849	1,888	1,924
Assumption	3	22.1%	22.3%	22.3%	22.6%	3,211	3,182	3,200	3,241
Lafourche	3	16.3%	16.5%	16.9%	17.2%	9,435	9,473	9,719	9,921
St. Charles	3	14.0%	14.2%	14.5%	15.0%	4,610	4,614	4,721	4,861
St. James	3	23.9%	24.3%	24.3%	24.8%	3,099	3,125	3,160	3,217
St. John The Baptist	3	18.8%	19.1%	19.6%	20.3%	5,642	5,623	5,720	5,905
St. Mary	3	20.3%	20.6%	20.8%	21.2%	6,215	6,232	6,351	6,465
Terrebonne	3	22.2%	22.2%	22.2%	22.2%	14,829	14,681	14,753	14,795
Acadia	4	22.4%	22.5%	225%	22.7%	7,955	7,904	7,892	7,944
Evangeline	4	20.9%	21.3%	21.8%	22.4%	4,409	4,482	4,600	4,726
Iberia	4	20.4%	20.7%	21.0%	21.5%	9,142	9,207	9,341	9,523
Lafayette	4	16.6%	16.7%	16.9%	17.2%	21,052	21,348	21,645	22,008
St. Landry	4	20.4%	20.7%	21.2%	21.7%	10,813	10,960	11,153	11,440
St. Martin	4	22.0%	22.3%	22.5%	22.8%	6,996	7,148	7,169	7,266
Vermilion	4	18.3%	18.5%	18.8%	19.1%	6,137	6,168	6,248	6,345
Allen	5	27.6%	28.3%	28.9%	29.5%	4,445	4,568	4,679	4,790
Beauregard	5	25.7%	26.1%	26.4%	26.8%	5,573	5,591	5,602	5,694

GEOGRAP	PHY		ADUL	TS (%)		ADULTS (Count)			
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Calcasieu	5	27.1%	27.2%	27.3%	27.5%	30,279	30,303	30,543	30,786
Cameron	5	28.5%	28.4%	28.2%	28.2%	1,387	1,318	1,377	1,376
Jefferson Davis	5	27.5%	27.7%	28.0%	28.4%	5,017	5,022	5,063	5,128
Avoyelles	6	24.4%	24.6%	25.2%	25.9%	6,314	6,305	6,423	6,582
Catahoula	6	29.4%	29.3%	29.0%	29.1%	1,875	1,851	1,841	1,845
Concordia	6	22.9%	23.3%	23.8%	24.5%	2,608	2,597	2,645	2,722
Grant	6	25.8%	26.0%	25.9%	26.0%	3,133	3,134	3,091	3,112
La Salle	6	17.4%	17.8%	18.3%	18.9%	1,471	1,500	1,537	1,582
Rapides	6	18.6%	18.8%	19.3%	19.8%	14,492	14,682	14,980	15,383
Vernon	6	19.7%	20.0%	20.4%	20.8%	5,155	5,295	5,523	5,644
Winn	6	25.4%	25.4%	25.5%	25.8%	2,492	2,449	2,469	2,490
Bienville	7	28.1%	28.5%	28.8%	29.4%	2,435	2,424	2,458	2,507
Bossier	7	18.3%	18.5%	19.0%	19.4%	11,884	12,213	12,361	12,678
Caddo	7	25.2%	25.4%	25.6%	26.0%	38,067	38,173	38,551	39,133
Claiborne	7	29.3%	29.8%	30.1%	30.6%	2,832	2,894	2,999	3,049
De Soto	7	28.6%	29.0%	29.2%	29.6%	4,528	4,570	4,576	4,647
Natchitoches	7	24.8%	25.3%	26.3%	27.0%	5,647	5,872	6,147	6,320
Red River	7	32.5%	32.5%	32.8%	33.3%	1,761	1,715	1,723	1,751
Sabine	7	31.5%	31.2%	30.9%	30.9%	4,354	4,274	4,259	4,254
Webster	7	29.4%	29.7%	29.5%	29.8%	7,132	7,138	7,077	7,140
Caldwell	8	31.5%	31.1%	30.9%	30.8%	2,069	1,985	1,968	1,967
East Carroll	8	35.6%	35.8%	35.8%	36.4%	1,752	1,681	1,729	1,759
Franklin	8	28.2%	28.7%	29.0%	29.7%	3,289	3,277	3,335	3,413
Jackson	8	21.9%	22.5%	23.1%	23.7%	1,959	2,006	2,050	2,104
Lincoln	8	21.1%	21.6%	22.5%	23.4%	5,349	5,572	5,829	6,059
Madison	8	30.6%	31.2%	31.7%	32.6%	2,166	2,122	2,176	2,237
Morehouse	8	25.9%	26.6%	27.3%	28.4%	4,479	4,447	4,578	4,750
Ouachita	8	23.3%	23.4%	23.8%	24.2%	20,677	20,810	21,133	21,546
Richland	8	23.4%	24.0%	25.3%	26.3%	2,832	2,892	3,059	3,181

GEOGRAPHY		ADUL	TS (%)		ADULTS (Count)				
Parish	DHH Region	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast	2007 Estimate	2008Q1 Forecast	2008Q2 Forecast	2008Q3 Forecast
Tensas	8	34.4%	34.6%	34.6%	35.0%	1,260	1,214	1,225	1,240
Union	8	24.6%	25.3%	25.9%	26.7%	3,327	3,393	3,450	3,546
West Carroll	8	31.1%	31.5%	31.4%	31.6%	2,165	2,164	2,146	2,161
Livingston	9	18.6%	18.8%	19.1%	19.4%	13,678	14,028	13,922	14,152
St. Helena	9	29.4%	29.5%	29.7%	30.2%	1,921	1,900	1,920	1,955
St. Tammany	9	13.4%	13.5%	13.8%	14.1%	19,295	19,108	19,128	19,609
Tangipahoa	9	25.2%	25.5%	25.7%	26.1%	17,584	18,099	18,070	18,332
Washington	9	34.5%	34.4%	34.0%	33.9%	9,173	9,191	9,047	9,029

Appendix A Technical Discussion of the Methodology

The purpose of this section is to describe the methodology used to produce the parish-level estimates. Discussion on small area estimation, sample size, and parish and regional level estimates are included in this section. Small area estimation allows us to obtain estimates of the percent of uninsured citizens on parish-level characteristics. The estimates are based on data collected in the 2007 Louisiana Health Insurance Survey and parish-level data on Medicare enrollments, population characteristics, and economic indicators.

Small Area Estimation

Various methods of small area estimation exist, and while each provides insight into the study of health policy, different techniques offer different strengths and weaknesses. The various methods include:

- Direct survey estimation;
- Synthetic estimation; and
- Blended estimation.

The simplest method is *direct survey estimation*, which uses the survey to estimate the proportion of uninsured in each parish. The synthetic estimation method consists of constructing estimates of parish health insurance coverage rates by building a statistical model to predict parish-level insurance coverage rates. In essence, the statistical model takes advantage of the fact that we would expect parishes that are similar in terms of other characteristics (income, Medicaid enrollment, etc.) to have similar insurance coverage rates. Finally, this blended estimation option, called *information borrowing*, allows us to blend the survey estimates with synthetic estimates. The blended estimates place greater weight on the direct survey estimates in parishes where a large sample exists and rely more heavily on synthetic estimates in parishes where the sample size is small. We utilize the blended estimates to take advantage of the large survey observations including in the 2007 Louisiana Health Insurance Survey and to update our expectations based on parish-level characteristics such as unemployment.

Construction of Synthetic Estimates

Our methodology consists of constructing synthetic estimates of parish uninsurance rates similar to:

$$\hat{y}_i^{Synthetic} = \hat{\beta}_0 + \hat{\beta}_1 x_{1i} + \hat{\beta}_2 x_{2i} + \ldots + \hat{\beta}_k x_{ki}$$

Intuitively, the methodology should use the survey estimate y_i^{Direct} when the survey estimate is accurate and $y_i^{Synthetic}$ when the survey standard error is large and y_i^{Direct} is inaccurate. We accomplish this goal by creating a blended estimate:

$$\begin{aligned} y_i^{Blended} &= w_1 y_i^{Direct} + w_2 y_i^{Synthetic} \\ \text{where } w_1 &= 1 - \frac{SE(Y^{Direct})}{(SE(Y^{Direct}) + SE(Y^{Synthetic}))} \text{ and } \\ w_2 &= \frac{SE(Y^{Direct})}{(SE(Y^{Direct}) + SE(Y^{Synthetic}))} \,. \end{aligned}$$

Equations A.1 and A.2 below provide OLS estimates of parish uninsurance rates for children under 19 and adults 19-64 respectively. For the children's equation, the independent variable is equal to the child's probability of being uninsured. For many children, this is simply zero or one depending on the survey response. But, for

¹ Note that this weighting scheme differs from the pure empirical Bayes used in the 2003 LHIS and tends to place more weight on direct estimates for our sample. We thank Gestur Davidson of SHADAC for suggesting the new weights.

children who are eligible for Medicaid, the bias correction model was used to assign a probability of being on Medicaid based on the individual and family characteristics. The explanatory variables are the percent of working age adults in the house who are unemployed (*PCTUNEMP*), an indicator equal to one if the child lives in a family below 185% of the federal poverty line (*LT185FPL*), household income (*HHINC*), an indicator equal to one if the child is black (*BLACK*), an indicator equal to one if the child is female (*FEMALE*), an indicator equal to one if the child is on Medicaid or LACHIP (MEDICAID), three dummy variables for age (A2-A4), and dummy variables for DHH region (D2-D8). Note that we constrain the coefficients of *LT185FPL* and MEDICAID to sum to zero.

Children under 19:

$$\hat{y}_i^{\textit{Synthetic}} = .0734 + .023 PCTUNEMP + .107 LT185 FPL + 1.17 e- 08 HHINC - .009 BLACK$$
 (A.1)
$$-.006 FEMALE - .107 MEDICAID + .006A2 + .005A3 + .010A4 \\ -.040D2 - .042D3 - .041D4 - .0204D5 - .044D6 - .037D7 - .032D8 - .034D9$$

The adults equation deletes the Medicaid indicator, but is otherwise similar with the only exception being that there are more age groups defined to cover the broader range 19-64.

Adults 19-64:

$$\hat{y}_{i}^{Synthetic} = .162 + .214PCTUNEMP + .220LT185FPL - 6.26e-08HHINC + .035BLACK$$
 (A.2)
$$-.014FEMALE + .005A2 - .036A3 - .058A4 - .103A5$$

$$-.041D2 - .004D3 - .003D4 + .051D5 + .030D6 + .030D7 + .046D8 + .032D9$$

Overall results appear as expected. Rates of uninsurance are higher among poorer individuals and among the unemployed.

Given the sample sizes, we have more confidence in our regional estimates and scaled the parish-level estimates so that the regional totals match those from the full report. This process of scaling the parish estimates to equal regional estimates is called raking the estimates and ensures consistency across reports.